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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Pienkos, John T.
Serial No.: 09/694,402
Filing Date: October 22, 2000
Title: SYSTEM AND METHOD FOR PROVIDING
REDUCED INSURANCE PREMIUMS
Examiner: Carolyn M. Bleck
Art Unit: 3626

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action mailed May 24, 2006, the Applicant respectfully provides the following Remarks and Amendments.

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 8 of this paper.